

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mark A. Rader  
Tara Ann Rader  
Debtors

Case No. 14-03837-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: PamelaRad  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 59

Date Rcvd: Dec 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2019.

db/jdb  
cr  
4544739 +Mark A. Rader, Tara Ann Rader, 220 Creek Run, East Stroudsburg, PA 18302-8548  
+Ditech Financial LLC, 14841 Dallas Parkway, Suit 300, Dallas, TX 75254-7883  
+ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Navient Solutions, Inc. on behalf of USAF,  
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)  
4586010 BERKHEIMER ASSOC., AGT. FOR BORO. OF E.STROUDSBURG, David R. Gordon, Esq., 1883 Jory Road,  
Pen Argyl, PA 18072  
4533449 +BERKHEIMER TAX ADMINISTRATOR, ATTN: MELISSA RISSMILLER, 50 NORTH SEVENTH STREET,  
BANGOR, PA 18013-1731  
4533450 +CENLAR, 425 PHILLIPS BLVD, EWING, NJ 08618-1430  
4533452 +CHI RETIREMENT LINK, FIDELITY INVESTMENTS, 82 DEVONSHIRE STREET, BOSTON, MA 02109-3614  
4533453 +CITIBANK/HOME DEPOT, C/O NORTHLAND GROUP INC, PO BOX 390905, MINNEAPOLIS, MN 55439-0905  
4533454 +CITIBANK/SEARS, C/O NORTHLAND GROUP INC, PO BOX 390905, MINNEAPOLIS, MN 55439-0905  
4792599 +Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa FL 33607-8409  
4533461 LABCORP, PO BOX 2240, BURLINGTON, NC 27216-2240  
4533462 LIFELINE MEDICAL ASSOCIATES, 99 CHERRY HILL ROAD, SUITE 220, PARSIPPANY, NJ 07054-1102  
4556048 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
4533464 MIDLANTIC NEONATOLOGY, PO BOX 10356, NEWARK, NJ 07193-0356  
4533465 +MONROE LAKE POA, C/O HLUDZIK LAW OFFICES, 67 WEST BUTLER DRIVE, DRUMS, PA 18222-2308  
4551067 +Monroe Lake Property Owners Association, 6253 Lakeshore Drive E.,  
East Stroudsburg, PA 18302-8396  
4533466 +NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149  
(address filed with court: NORTHWEST RADIOLOGY ASSOCIATES, 41 PINE STREET SUITE 102,  
ROCKAWAY, NJ 07866)  
4544737 +Navient Solutions, Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
4544738 Navient Solutions, Inc. on behalf of TGSLC, P.O. Box 83100, Round Rock, TX 78683-3100  
5137117 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,  
Greenville, SC 29603-0675  
5137118 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,  
Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675,  
Greenville, SC 29603-0675  
4533471 +PNC BANK, PO BOX 3180, PITTSBURGH, PA 15230-3180  
4546609 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
4604130 +Real Estate Mortgage Network, Inc, Cenlar, FSB, Attn: Payment Processing,  
425 Phillips Blvd, Ewing, NJ 08618-1430  
4895108 +Rushmore Loan Management Services, 15480 Laguna Canyon Road, Suite 100,  
Irvine, CA 92618-2132  
4533472 SAINT CLAIRS HOSPITAL, PO BOX 35577, NEWARK, NJ 07193-5577  
4589281 +Saint Clare's Hospital, Celentano, Stadtmauer & Walentowicz, LLP,  
PO Box 2594, 1035 Route 46 East, Clifton, NJ 07015-2594  
4533447 +VINCENT RUBINO, ESQ., NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WO, 712 MONROE STREET,  
STROUDSBURG, PA 18360-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4631801 +E-mail/Text: bncmail@w-legal.com Dec 23 2019 19:52:47 ALTAIR OH XIII, LLC,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4585564 E-mail/PDF: resurgentbknofications@resurgent.com Dec 23 2019 19:50:37  
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4533448 EDI: BANKAMER.COM Dec 24 2019 00:23:00 BANK OF AMERICA, PO BOX 982235,  
EL PASO, TX 79998-2235  
4533451 +EDI: CHASE.COM Dec 24 2019 00:23:00 CHASE BANK USA, PO BOX 15298,  
WILMINGTON, DE 19850-5298  
4533456 EDI: WFNNB.COM Dec 24 2019 00:23:00 COMENITY BANK/BON TON, BANKRUPTCY DEPT,  
PO BOX 182125, COLUMBUS, OH 43218-2125  
4533455 +EDI: WFNNB.COM Dec 24 2019 00:23:00 COMENITY BANK/BON TON, 3100 EASTON SQUARE PL,  
COLUMBUS, OH 43219-6232  
4584119 +EDI: CITICORP.COM Dec 24 2019 00:23:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
4533457 +EDI: RMSC.COM Dec 24 2019 00:23:00 GECRB/LOWES, ATTN BANKRUPTCY DEPT, PO BOX 103104,  
ROSWELL, GA 30076-9104  
4533458 +EDI: RMSC.COM Dec 24 2019 00:23:00 GECRB/SUZUKI, PO BOX 981400, EL PASO, TX 79998-1400  
4533459 +EDI: CITICORP.COM Dec 24 2019 00:23:00 HOME DEPOT/CITIBANK, PO 6497,  
SIOUX FALLS, SD 57117-6497  
4533460 EDI: IRS.COM Dec 24 2019 00:23:00 INTERNAL REVENUE SERVICE, CENTRAL INSOLVENCY INSOLVENCY,  
PO BOX 7346, PHILA., PA 19101-7346  
4533463 E-mail/Text: camanagement@mtb.com Dec 23 2019 19:52:16 M&T BANK, 1 FOUNTAIN PLZ FL 4,  
BUFFALO, NY 14203  
4582948 EDI: NAVIENTFKASMSERV.COM Dec 24 2019 00:23:00 Navient Solutions, Inc., P.O. Box 9640,  
Wilkes-Barre, PA 18773-9640  
4533467 +Fax: 407-737-5634 Dec 23 2019 20:05:22 OCWEN LOAN SERVICING, 1661 WORTHINGTON RD,  
SUITE 100, WEST PALM BEACH, FL 33409-6493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4533469 +EDI: AGFINANCE.COM Dec 24 2019 00:23:00 ONEMAIN FINANCIAL, 6801 COLWELL BLVD,  
IRVING, TX 75039-3198

4533468 +EDI: AGFINANCE.COM Dec 24 2019 00:23:00 ONEMAIN FINANCIAL, 156 EAGLES GLEN PLZ S101,  
EAST STROUDSBURG, PA 18301-1350

4533470 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2019 19:52:38 PA DEPT OF REVENUE,  
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946

4574398 EDI: PRA.COM Dec 24 2019 00:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

4542903 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2019 19:52:38  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946

4552333 EDI: Q3G.COM Dec 24 2019 00:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

4836392 +EDI: Q3G.COM Dec 24 2019 00:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788

4836391 EDI: Q3G.COM Dec 24 2019 00:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

4533473 +EDI: NAVIENTFKASMSERV.COM Dec 24 2019 00:23:00 SALLIE MAE, PO BOX 9500,  
WILKES-BARRE, PA 18773-9500

4533474 +EDI: SEARS.COM Dec 24 2019 00:23:00 SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282

4533475 +EDI: SEARS.COM Dec 24 2019 00:23:00 SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283

4533476 +EDI: RMSC.COM Dec 24 2019 00:23:00 SYNCB/CARE CREDIT, C/O PO BOX 965036,  
ORLANDO, FL 32896-0001

4550119 +E-mail/Text: bncmail@w-legal.com Dec 23 2019 19:52:47 TD BANK USA, N.A.,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

4533477 +EDI: WTRRN BANK.COM Dec 24 2019 00:23:00 TD BANK/TARGET CREDIT, PO BOX 673,  
MINNEAPOLIS, MN 55440-0673

5064594 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Dec 23 2019 19:51:57  
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

4533478 EDI: WFFC.COM Dec 24 2019 00:23:00 WELLS FARGO, PO BOX 10347, DES MOINES, IA 50306-0347

4567585 EDI: WFFC.COM Dec 24 2019 00:23:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Monroe Lake Property Owners Association, 6253 Lakeshore Drive E.,  
East Stroudsburg, PA 18302-8396

cr\* New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,  
Greenville, SC 29603-0675

cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

4533445\* +MARK A. RADER, 220 CREEK RUN, EAST STROUDSBURG, PA 18302-8548

4533446\* +TARA ANN RADER, 220 CREEK RUN, EAST STROUDSBURG, PA 18302-8548

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2019 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

Celine P DerKrikorian on behalf of Creditor Ditech Financial, LLC ecfmail@mwc-law.com

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

George Robert Hludzik on behalf of Creditor Monroe Lake Property Owners Association  
georgeh@slusserlawfirm.com  
J. Zac Christman on behalf of Debtor 1 Mark A. Rader zac@fisherchristman.com,  
office@fisherchristman.com  
J. Zac Christman on behalf of Debtor 2 Tara Ann Rader zac@fisherchristman.com,  
office@fisherchristman.com  
James Warmbrodt on behalf of Creditor HomeBridge Financial Services, INC.  
bkgroup@kmlawgroup.com  
Joseph P Schalk on behalf of Creditor Ocwen Loan Servicing, LLC jschalk@barley.com,  
sromig@barley.com  
Joshua I Goldman on behalf of Creditor HomeBridge Financial Services, INC.  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor Real Estate Mortgage Network, Inc.,  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Michael J Clark on behalf of Creditor HomeBridge Financial Services, INC.  
bkgroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor HomeBridge Financial Services, INC.  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 2 Tara Ann Rader  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman  
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com  
Vincent Rubino on behalf of Debtor 1 Mark A. Rader  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman  
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 15

**Information to identify the case:**

Debtor 1                    **Mark A. Rader**  
\_\_\_\_\_  
First Name    Middle Name    Last Name

Debtor 2                    **Tara Ann Rader**  
(Spouse, if filing)        \_\_\_\_\_  
First Name    Middle Name    Last Name

United States Bankruptcy Court   **Middle District of Pennsylvania**

Case number:   **5:14-bk-03837-RNO**

Social Security number or ITIN   **xxx-xx-0218**  
EIN    --\_-----

Social Security number or ITIN   **xxx-xx-2584**  
EIN    --\_-----

**Order of Discharge**

12/18

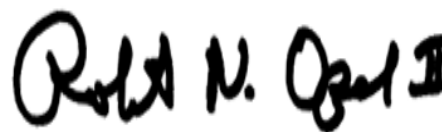
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark A. Rader  
aka Mark Allen Rader, aka Mark Rader

Tara Ann Rader  
aka Tara A. Rader, aka Tara Rader

By the  
court:

12/23/19



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: PamelaRadginski, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**